



**State of Michigan  
Student Financial Aid**

**SEARCH**

**MICHIGAN DEPARTMENT OF TREASURY**

# **A Guide To Searching For Scholarships**

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**Michigan Higher Education Assistance Authority  
Michigan Higher Education Student Loan Authority  
Statement of Compliance with Federal Law**

The MHEAA/MHESLA comply with all Federal laws and regulations prohibiting discrimination and with all requirements and regulations of the U.S. Department of Education. It is the policy of the MHEAA/MHESLA that no person on the basis of race, color, religion, national origin or ancestry, age, sex, marital status or handicap shall be discriminated against, excluded from participation in, denied the benefits of, or otherwise be subjected to discrimination in any program or activity for which it is responsible or for which it receives financial assistance from the U.S. Department of Education.

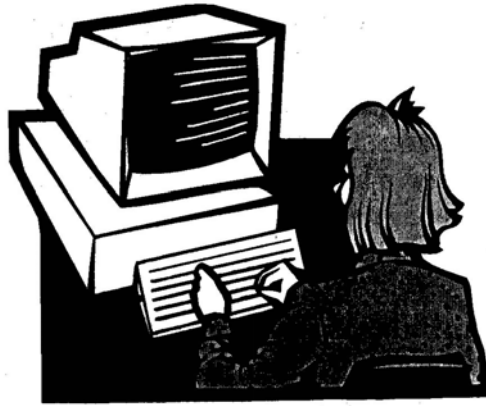
## The MI-SEARCH Program is . . .

- **An information service that guides students through the scholarship search process.** The State of Michigan's goal is to insure that all residents have equal access to higher education opportunities. This program is designed to assist families with information and resources that will help students meet their educational costs.
- **Providing Michigan specific sources for Michigan residents only.** These scholarships consist of privately sponsored scholarships and scholarships offered by various Michigan colleges and universities. The Michigan specific listings can be found by using the Michigan Department of Treasury's "Paying for College" Web site at [www.Michigan.gov/mistudentaid](http://www.Michigan.gov/mistudentaid). From this site, a link is provided to two national scholarship database services. Thus, by using either service, a Michigan student will receive information about Michigan specific scholarships and national scholarships listed in the database that match the student's profile information. Only students with Michigan residency will have access to both the state and national database listings.
- **A source of reliable national search sites.** MI-SEARCH links with two national scholarship databases, Fastweb and Wiredscholar. By using the state's Web site, both the Michigan specific scholarship listings and the national scholarship listings can be accessed free of charge.

## How Scholarship Searches Work

Potential eligibility for an award is determined by a match between the applicant's profile and the eligibility criteria set by the sponsor of the award. Typical examples of profile data include: hobbies/interests, major area of study, employers, community activities, memberships/affiliations, artistic talent, athletic ability, grade point average, etc.

Scholarship searches calculate only your potential eligibility for an award. Most students will receive a list with an average number of matches. Upon receiving the list of match information, the applicant must then take the responsibility to write to the sponsor in order to apply for an award. All scholarship awards are determined by the award sponsor. Persistence and follow-up are key ingredients of a successful search.



## Conducting an Internet Search

Conducting an Internet search is a fast and easy way to look for college scholarship information. With a few mouse clicks and a little bit of typing, you can quickly fill out scholarship search applications online. As soon as you receive your list of matches, you can begin sending out letters to the sponsors to request an application. Be aware of application deadlines and keep track of all your work. Be an active scholarship searcher! We suggest the following FREE scholarship search programs. You can link to any one of these sites through the state's Web site, [www.Michigan.gov/mistudentaid](http://www.Michigan.gov/mistudentaid).



Wiredscholar at [www.wiredscholar.com](http://www.wiredscholar.com)



Fastweb at [www.fastweb.com](http://www.fastweb.com)

## A Word to the Wise

Several for-profit companies offer scholarship search services and charge a fee (ranging from \$30 - \$1,200). It is suggested that you thoroughly investigate any search service before submitting a fee. You do not have to pay for information about financial aid.

**Protect yourself from becoming the victim of a scholarship scam. Be aware of any "scholarship" which requires an application fee. Legitimate scholarship sponsors do not require an application fee. The cost of a postage stamp is all that you need to pay. It is important that you spend the time, not the money.**

For more information, on searches and potential scams visit "FinAid" at [www.finaid.org](http://www.finaid.org).

## Make the Most of Your Search

### Starting the Process

To get started finding college funds, we recommend that you send to each sponsor on your list a letter requesting an application form and information concerning their program.

- ✓ Keep your letter short and to the point.
- ✓ As a courtesy to the sponsoring agencies include the name of the award you are applying for and, include a self-addressed stamped envelope with your letter.
- ✓ Make copies of each letter you send.
- ✓ Keep a record of the letters you have sent and the date you sent them.

# Suggested Form Letter

Date

Name of Sponsor  
Address of Sponsor  
City, State, Zip Code

Dear [*name of sponsor*]:

I am interested in the [*specify which award(s)*] you sponsor and would appreciate it if you would send me further information and an application to my address below.

I have enclosed a self-addressed stamped envelope for your convenience.

Thank you very much.

Sincerely,

[*your name*]  
[*your address*]  
[*your phone number*]

Enclosure

## **Follow-Up**

When you receive the application form(s) from the sponsoring agency . . .

- ✓ Read it carefully and follow directions.
- ✓ Complete form early and accurately.
- ✓ Type your form if possible.
- ✓ Provide supplementary data as requested.
- ✓ Observe all deadline dates.

## **Persistence**

Don't assume anything. It's up to you to take an active role with your search . . .

- ✓ If you don't hear from the sponsor regarding application information, send a second letter.
- ✓ If the Fall deadline has passed, you may wish to keep the sponsor information for your next year of college.
- ✓ If you are notified that you are an "alternate" recipient be sure the sponsor has your correct telephone number(s) (at home and at work) so they can reach you easily.
- ✓ If you have questions, contact sponsors for correct information before processing.

# Common Financial Aid Terms

Cost of Attendance	Includes tuition and fees, on-campus room and board (or a housing and food allowance for off-campus students), and allowances for books, supplies, transportation, child care, costs related to a disability and miscellaneous (travel/personal) expenses.
Expected Family Contribution	The amount a student and his or her family are expected to pay toward cost of attendance. This amount is determined by a formula established by Congress; the formula includes factors such as taxable and non-taxable income, assets, family size, number in college, etc.
Federal Methodology	This is the name of the formula used by institutions, government agencies and most other financial aid sponsors to calculate the student's expected family contribution. Some colleges vary the formula; this is only allowed for the distribution of institutional aid.
Fellowship	A form of financial aid, primarily for graduate students, which usually requires service, often in the form of time devoted to a special project or a research program.
Financial Need	The amount by which cost of attendance exceeds the expected family contribution.
Financial Aid Package	The total financial aid award a student receives. The aid may come from several sources; for example, federal, state, institutional and private. Various types of programs may be included; for example, scholarships, grants, work-study, loans and fellowships.
Free Application for Federal Student Aid (FAFSA)	The form used to apply for federal student financial aid, processed at no cost to the applicant. It is used to determine a student's eligibility for federal grant, loan, and work funds and most other need-based awards. In some cases a supplemental form that collects additional information is required by institutions and/or state agencies for awarding purposes. (Students should check non-federal program requirements to determine whether a supplemental form is required.)
Grants	Awards based on financial need that do not require repayment. Grants are available through the federal government, state agencies, educational institutions, and private sponsors. Often referred to as gift aid.
Internships	A short-term, supervised work experience, usually related to a student's major field, for which academic credit is earned.
Loans	Funds available through lending institutions or schools as well as private sources. Terms vary regarding eligibility on need or non-need basis, rate of interest, interest benefits, repayment period, and credit worthiness. "Traditional" loans are based on need, include interest benefits for the in-school period, repayment after termination of studies. Newer, non-need based loans generally require credit tests and repayment during the in-school period as well as all interest charges.
Merit-Based Award	Awards to students who excel in academics, sports, leadership, music, art or dance, and meet sponsor-selected program requirements through audition, record, or recommendation.
Need-Based Award	Awards to students who demonstrate they and their family cannot pay for all of the cost of postsecondary education on their own.
Scholarships	Non-repayable awards based on merit or merit plus need. Often referred to as gift aid.
Student Aid Report (SAR)	The report sent to the student about two to four weeks after filing the Free Application for Federal Student Aid; this document shows the expected family contribution and eligibility status for the Federal Pell Grant. If incorrect (incomplete), or outdated information exists, the form may be corrected and resubmitted for need calculation. The electronic version of this form is used by the school financial aid office to develop Pell Grant awards and other financial aid considerations.
Work-Study Programs	Jobs that allow students to earn money toward their education while they are enrolled in school. (Students can sometimes get jobs related to their program of study.)

# Important Considerations for Students

Remember to keep your scholarship search in perspective; it is one path to information. Other ways to obtain information include:

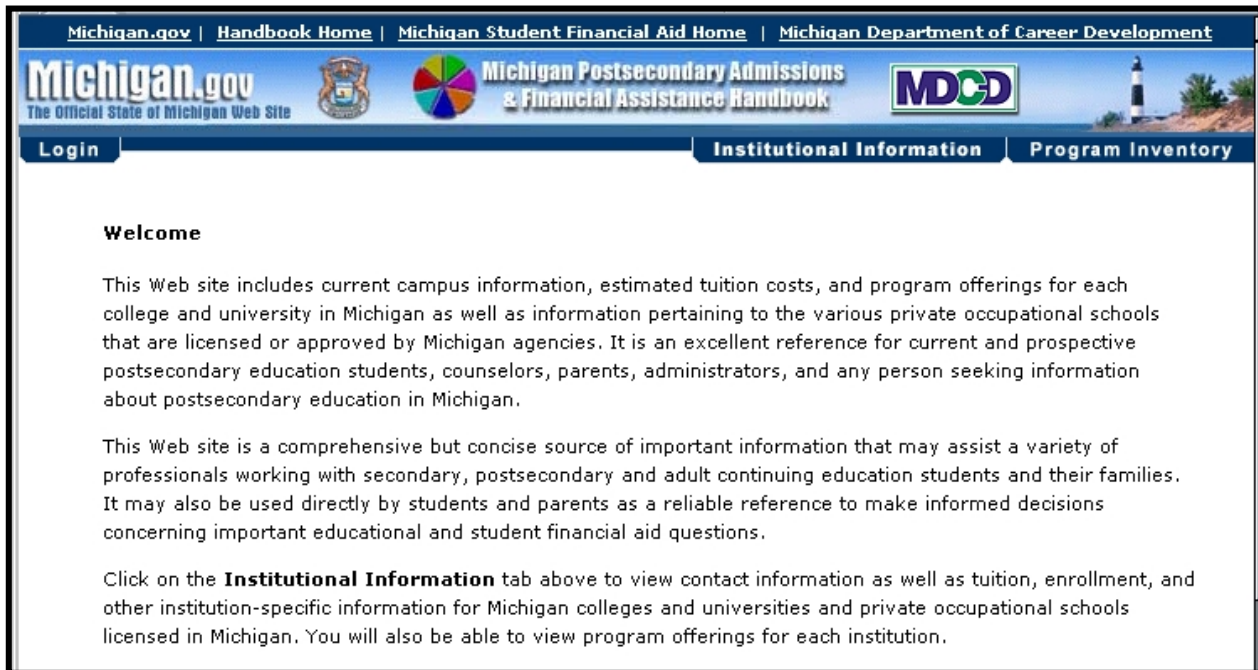
- ✓ Discussing enrollment options with your high school counselor.
- ✓ Attending a local college fair and financial aid presentation.
- ✓ Visiting one or more college campuses.
- ✓ Checking the reference section in your local library.
- ✓ Contacting leaders in your community to see if they are sponsoring students or know of associates who sponsor college students.
- ✓ Contacting your parents' or spouse's employer to inquire about possible sponsorship for family members of employees.
- ✓ Contacting the department chairperson within your college or university to see if the department has its own scholarship program, in addition to the college's financial aid office program.
- ✓ Contacting your local regional community foundation or Chamber of Commerce to learn about community sponsorship of students in specific professions (such as medical students) who will return to the sponsoring community after graduation to practice their profession for a specific period.

Remember that getting the list of resources is only the first step in your search. You must follow-up with each sponsor to apply for these awards. Prompt and persistent action is critical.

Remember MI-SEARCH does not guarantee awards; it is an information service. What a student does with the information determines whether award consideration by program sponsor could even occur.

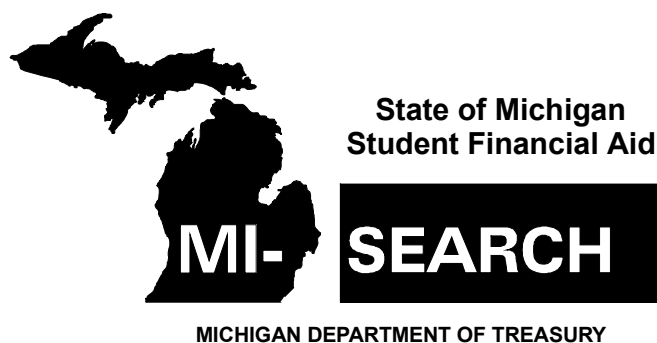
Your high school guidance counselor and/or college financial aid officer can be excellent resource persons.

You may also want to check the information available in the *Michigan Postsecondary Admissions and Financial Assistance Handbook*. This on-line resource provides information about Michigan colleges. The Handbook is available on the Web site [www.Michiganfahandbook.net](http://www.Michiganfahandbook.net).



Be sure to check with a financial aid officer at the college that you plan to attend. Your aid officer can give you valuable advice about the application process and important deadlines for that institution.

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